

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Previously Presented) A network-based method for facilitating the dispensing of insurance providing coverage in a country other than the country in which the customer resides comprising in any order at least the steps of:

receiving policy information, at a host, from a plurality of insurance companies, the policy information including at least one of insurance rates and underwriting guidelines;

contracting, by the host, with an agent to sell, via an agent website, insurance policies from the plurality of insurance companies in accordance with the policy information;

receiving, at the host, customer data from at least one of the agent website and an agent representative via the network, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines;

obtaining, at the host, calculations of insurance rates for insurance policies from a plurality of competing insurance companies;

providing, by the host to the customer via the network, the insurance rates for the insurance policies from at least a portion of the plurality of competing insurance companies, the insurance policies providing coverage in a country other than the country in which the customer resides;

receiving, by the host, a selection from the customer of at least one insurance policy from the provided insurance rates and insurance policies, wherein the plurality of competing insurance companies are required to bind coverage and provide the at least one insurance policy to the customer upon selection;

receiving, at the host from the customer via the network, instructions to purchase the selected insurance policy providing coverage in a country other than the country in which the customer resides, along with customer financial transaction account information to facilitate payment;

facilitating, by the host, authorization of the customer financial transaction account information without involvement by the agent or the plurality of insurance companies; and

creating and distributing, by the host, the electronic proof of the bound coverage to the location of the customer.

2. (Previously Presented) The method according to Claim 1 wherein:
the network is the Internet;
the data is input directly by the customer into a computer accessed by the customer;
the instructions to purchase the insurance policy are input directly by the customer into a computer accessed by the customer;
the payment or promise to pay is received via the Internet and input directly by the customer into a computer accessed by the customer; and
the electronic distribution includes printing at the location of the customer, via a printer accessed by the customer, a document providing proof of coverage.
3. (Previously Presented) The method according to Claim 1 wherein the country in which the customer resides is the United States, and the country other than the country in which the customer resides is Mexico.
4. (Previously Presented) The method according to Claim 3 further comprising the steps of:
paying the insurance companies premiums; and
paying the insurance agents commissions.
5. (Previously Presented) The method according to Claim 1 further comprising analyzing underwriting rules.
6. (Previously Presented) The method according to Claim 1 further comprising underwriting the insurance policy.
7. (Previously Presented) The method according to Claim 1 wherein the insurance policy is an auto insurance policy.
8. (Previously Presented) The method according to Claim 7, the method further comprising the steps of:
storing the policy information;
storing the data; and
providing customer service, the customer service including at least notifying customers of changes in the policy information.
9. (Previously Presented) The method according to Claim 8 further comprising the step of providing claims service.
10. (Previously Presented) The method according to Claim 1:
the insurance being selected from the group consisting of automobile insurance and

specialty insurance; and

the insurance providing coverage in Mexico.

11. (Previously Presented) The method according to Claim 1:

the data being input into a computer by an insurance agent on behalf of the customer;

the instructions to purchase being input by the insurance agent on behalf of the customer;

the payment or promise to pay being received from the customer by the insurance agent;

the electronic distribution including printing at the location of the customer, a document

providing proof of coverage;

the printing being via a printer controlled by the insurance agent; and

the method further comprising the step of the insurance agent giving the document to the customer.

12. (Previously Presented) The method according to Claim 1, the insurance being automobile insurance.

13. (Previously Presented) The method according to Claim 1, the insurance being specialty insurance.

14. (Previously Presented) The method according to Claim 1, the insurance providing coverage exclusively in a country other than the one in which the customer resides.

15. (Currently Amended) An Internet-based method of facilitating the dispensing of insurance, the method comprising in any order at least the steps of:

storing policy information for insurance policies at a host, the policy information including at least one of insurance rates and underwriting guidelines, the insurance policies providing coverage in a country other than the country in which the customer resides, wherein the insurance companies providing the insurance policies are required to bind coverage and provide the insurance policies based on the insurance rates provided to the customer when the insurance policy is selected by the customer;

contracting, by the host, with a plurality of insurance agents for facilitating the dispensing of the insurance policies via the agents respective websites using advertising;

receiving customer data at the host via the Internet from at least one of the agent website and an agent representative, the data including at least one of identification of the desired type of insurance and parameters applicable to the underwriting guidelines;

obtaining, at the host, calculations of insurance rates from a plurality of competing insurance companies;

providing, from the host via the Internet, the insurance rates for at least a portion of the insurance policies;

receiving, by the host, a selection from the customer of at least one insurance policy from the provided insurance rates and insurance policies;

receiving, at the host via the Internet, an instruction from the customer to purchase an said selected insurance policy from the provided insurance rates and insurance policies, along with customer financial transaction account information to facilitate payment;

storing, at the host, at least part of the customer data; and

creating and distributing, by the host, electronic proof of the bound coverage to the location of the customer.

16. (Previously Presented) The method according to Claim 15 further comprising directing the customer to a website.

17. (Previously Presented) The method according to Claim 16:

the insurance agents having websites;

the advertising comprising registering with at least one search engine; and

the method further comprising the steps of:

receiving customers via links from the insurance agents' websites;

paying the insurance agents, at least for customers that purchased insurance received via the links.

18. (Previously Presented) The method according to Claim 15, the method further comprising the steps of:

receiving customers via links from non-agents' websites; and

paying the non-agents.

19. (Previously Presented) The method according to Claim 15, the insurance policies being specialty insurance.

20. (Original) The method according to Claim 15, the policy information being from a plurality of competing insurance companies.

21. (Previously Presented) The method according to Claim 15:

the insurance rates being from the plurality of competing insurance companies; and

the method further comprising the step of:

reporting to at least one of the insurance companies an accounting of at least some of the insurance policies that have been issued and at least part of the data,

paying at least one of the insurance companies premiums for at least some of the insurance policies that have been issued.

22. (Previously Presented) The method according to Claim 15, the insurance policy providing coverage in Mexico.

23. (Cancelled)

24. (Cancelled)

25. (Cancelled)

26. (Currently Amended) A method for selling insurance policies from competing insurance companies, the method comprising in any order at least the steps of:

providing policy information to a managing general agent, the policy information including at least one of insurance rates and underwriting guidelines;

authorizing the managing general agent to sell, via a website associated with the managing general agent, a plurality of insurance policies in accordance with the policy information, the insurance policies providing coverage in a country other than the country in which the customer resides, wherein the competing insurance companies are required to bind coverage and provide the insurance policies based on the provided insurance rates to the customer when the insurance policy is selected by the customer, the managing general agent website performing the following steps ~~being configured to:~~

~~receive~~ receiving customer data via the Internet from a customer, the data including identification of the desired type of insurance and parameters applicable to the underwriting guidelines,

~~send~~ sending the customer data to a host website to calculate insurance rates and receive the insurance rates,

~~provide~~ providing to the customer via the Internet, insurance rates for insurance policies from at least a portion of the competing insurance companies, the competing companies being identified for each insurance rate,

receiving from the customer via the Internet, and sending to the host website a selection from the customer of at least one insurance policy from the provided insurance rates and insurance policies, and,

~~receive~~ receiving from the customer via the Internet, and ~~send~~ sending to the host website, an instruction to purchase a said selected insurance policy, along with customer financial transaction account information to facilitate payment,

~~receive~~ receiving from the host website, authorization of the customer financial transaction account information without involvement by the managing general agent or the insurance companies; and

creating and distributing electronic proof of the bound coverage to the location of the customer;

receiving from the managing general agent an accounting of the insurance policies that have been issued and at least part of the data; and

receiving payment for the insurance policies that have been issued from the managing general agent.

27. (Original) The method according to Claim 26:
the general agent further being configured to contract with a plurality of insurance agents;
and

the insurance agents performing advertising.

28. (Original) The method according to Claim 27:

the general agent having at least one website;

the website being configured to at least:

receive the data,

provide the rates,

receive the instruction to purchase, and

facilitate the electronic distribution of the proof of coverage;

the advertising including registering with at least one search engine;

the insurance agents referring customers to the website;

the general agent paying the insurance agents commissions;

the general agent paying the insurance company for insurance policies sold.

29. (Original) The method according to Claim 28:

customers further being referred to the website from non-agents; and

the general agent paying the non-agents for referrals.

30. (Original) The method according to Claim 26, the insurance being automobile insurance.

31. (Original) The method according to Claim 26, the insurance being specialty insurance.

32. (Original) The method according to Claim 26, the insurance providing coverage exclusively in a country other than the one in which the customer resides.

33. (Original) The method according to Claim 26 further comprising the step of verifying that the data is correct.

34. (Original) The method according to Claim 26 further comprising the step of adjusting a plurality of claims.

35. (Previously Presented) The method of Claim 1, further comprising providing authorization levels based upon account numbers associated with the plurality of insurance companies, such that the authorization levels provide the agent with various levels of at least one of access and editing capabilities.

36. (Previously Presented) The method of Claim 1, wherein the step of facilitating the electronic creation and distribution of proof of coverage to the location of the customer further comprises providing proof of coverage with at least one of scripted functions and customized information based on requirements from one of the plurality of insurance companies.

37. (Previously presented) The method of Claim 1, wherein the step of providing the insurance rates further comprises providing the insurance rates which include opinions or extra knowledge from the agent related to the insurance companies associated with the insurance rates.

38. (Previously presented) The method of Claim 1, wherein the step of providing the insurance rates further comprises providing the insurance rates without identifying the related insurance company providing the insurance rate.

39. (Previously presented) The method of claim 1, wherein the step of providing the insurance rates further comprises providing a quotation analysis report which lists statistics related to the quotes requested.

40. (Previously presented) The method of Claim 1, further comprising receiving claims information from policyholders which is automatically transmitted to claims adjusters for processing.